

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
RAMEY, DUANE FLOYD	§	Case No. 09-44139
RAMEY, ELIZABETH ANN	§	
	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 09-44139 BB Judge: BRUCE W. BLACK
Case Name: RAMEY, DUANE FLOYD
RAMEY, ELIZABETH ANN
For Period Ending: 09/20/12

Trustee Name: BRADLEY J. WALLER
Date Filed (f) or Converted (c): 11/20/09 (f)
341(a) Meeting Date: 01/04/10
Claims Bar Date: 09/13/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 507 E. Benton St., Newark, IL Single family residence	170,000.00	0.00	OA	0.00	FA
2. 5 acres of vacant land on Gee Road, Paw Paw, IL	65,000.00	0.00	OA	35,286.03	0.00
3. Checking Account at Old Second Bank, Yorkville	200.00	0.00	OA	0.00	FA
4. Miscellaneous household goods and furnishings	4,115.00	0.00	OA	0.00	FA
5. Miscellaneous pictures and DVDs	440.00	0.00	OA	0.00	FA
6. Miscellaneous items of wearing apparel	2,000.00	0.00	OA	0.00	FA
7. Wedding ring, anniversary ring, costum jewelry	2,200.00	0.00	OA	0.00	FA
8. Wifes interest in 401(k)	7,000.00	0.00	OA	0.00	FA
9. Husband's interst in 401(k)	40,000.00	0.00	OA	0.00	FA
10. Two 2004 Artic Cat snowmobiles - value \$500 each	1,000.00	0.00	OA	0.00	FA
11. 2000 Yamaha snowmobile - doesn't run	50.00	0.00	OA	0.00	FA
12. 1988 Chevrolet pick-up truck	500.00	0.00	OA	0.00	FA
13. 1997 Ford Escort automobile	500.00	0.00	OA	0.00	FA
14. 2004 Grand Am automobile	3,500.00	0.00	OA	0.00	FA
15. 2004 Winnebago Sightseer motor hom	60,000.00	0.00	OA	0.00	FA
16. Copier	50.00	0.00	OA	0.00	FA
17. Miscellaneous hand & garden tools, outdoor furni	1,305.00	0.00	OA	0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$357,860.00 \$0.00 \$35,286.03 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 09-44139 BB Judge: BRUCE W. BLACK
Case Name: RAMEY, DUANE FLOYD
RAMEY, ELIZABETH ANN

Trustee Name: BRADLEY J. WALLER
Date Filed (f) or Converted (c): 11/20/09 (f)
341(a) Meeting Date: 01/04/10
Claims Bar Date: 09/13/12

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-44139 -BB
Case Name: RAMEY, DUANE FLOYD
RAMEY, ELIZABETH ANN
Taxpayer ID No: *****7494
For Period Ending: 09/20/12

Trustee Name: BRADLEY J. WALLER
Bank Name: Congressional Bank
Account Number / CD #: *****7409 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/13/12	2	American Title Guaranty, Inc.	BALANCE FORWARD	1110-000	35,286.03		0.00 35,286.03

COLUMN TOTALS 35,286.03 0.00 35,286.03

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 35,286.03 0.00

Less: Payments to Debtors 0.00

Net 35,286.03 0.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****7409	35,286.03	0.00	35,286.03

35,286.03	0.00	35,286.03
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(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand
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Page Subtotals 35,286.03 0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-44139

Case Name: RAMEY, DUANE FLOYD

RAMEY, ELIZABETH ANN

Trustee Name: BRADLEY J. WALLER

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BRADLEY J. WALLER	\$	\$	\$
Trustee Expenses: BRADLEY J. WALLER	\$	\$	\$
Charges: US Bankruptcy Clerk	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	National Bank and Trust Company	\$	\$	\$
000002	CAPITAL ONE BANK (USA), N.A.	\$	\$	\$
000003	DISCOVER BANK	\$	\$	\$
000004	DISCOVER BANK	\$	\$	\$
000005	AMERICAN INFOSOURCE LP AS AGENT FOR	\$	\$	\$
000006	RBS Citizens	\$	\$	\$
000007	Chase Bank USA, N.A.	\$	\$	\$
000008	Chase Bank USA, N.A.	\$	\$	\$
000009	Chase Bank USA, N.A.	\$	\$	\$
000010	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000011	Chase Bank USA, N.A.	\$	\$	\$
000012	CANDICA L.L.C.	\$	\$	\$
000013	Fia Card Services, NA/Bank of America	\$	\$	\$
000014	Fia Card Services, NA/Bank of America	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	Fia Card Services, NA/Bank of America	\$	\$	\$
000016	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$	\$	\$
000017	GE Money Bank dba GAP	\$	\$	\$
000018	Quantum3 Group LLC as agent for	\$	\$	\$
000019	Quantum3 Group LLC as agent for	\$	\$	\$
000020	Quantum3 Group LLC as agent for	\$	\$	\$
000021	Quantum3 Group LLC as agent for	\$	\$	\$
000022	FIA CARD SERVICES, N.A. as successor in interest	\$	\$	\$
000023	FIA CARD SERVICES, N.A. as successor in interest	\$	\$	\$
000024	FIA CARD SERVICES, N.A. as successor in interest	\$	\$	\$
000025	Sallie Mae	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE